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VA Form 26-6318c (Home Loan)
 Jul 1977. Use optional.
 Section 1810, Title 38 U.S.C.
 Acceptable to Federal National
 Mortgage Association.

MARYLAND

PURCHASE MONEY
DEED OF TRUST

THIS DEED, made this 31st day of MARCH, 1981, by and between

SVERRE EDEN MICHELSEN AND LINDA JEANETTE MICHELSEN, HIS WIFE, AS TENANTS BY THE ENTIRETY,

party of the first part, and J. M. WINSTON, OF THE DISTRICT OF COLUMBIA, Trustee,
 as hereinafter set forth, party of the second part:

WHEREAS, the party of the first part is justly indebted unto THE CAREY WINSTON COMPANY

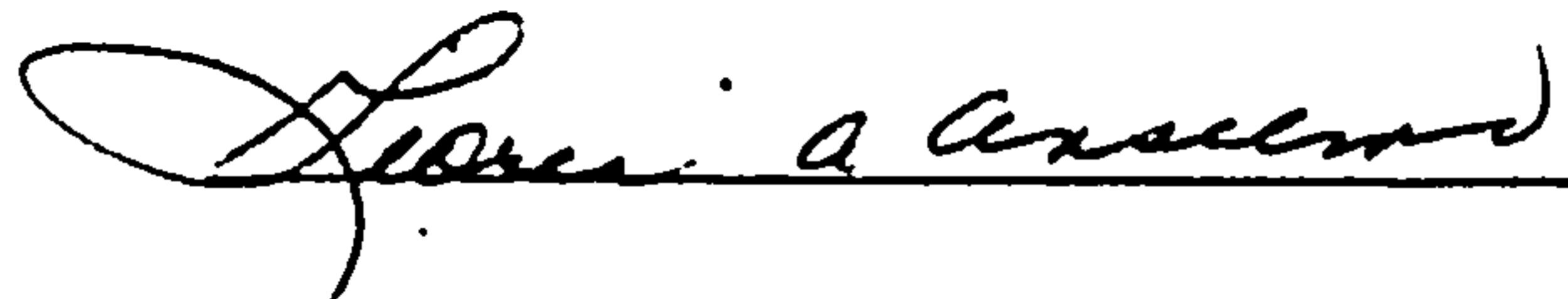
, a corporation organized and existing under the laws of THE STATE OF MARYLAND, in the principal sum of EIGHTY-ONE THOUSAND FIVE HUNDRED AND 00/100 ***** Dollars (\$81,500.00), with interest from date at the rate of FOURTEEN ***** per centum (14.00 %) per annum on the unpaid balance until paid, for which amount the said party has signed and delivered a certain promissory note bearing even date herewith and payable in monthly installments of NINE HUNDRED SIXTY-FIVE AND 78/100 ***** Dollars (\$ 965.78), commencing on the first day of MAY, 19 81, and continuing on the first day of each month thereafter until the principal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of APRIL, 2011.

AND WHEREAS, the party of the first part desires to secure the prompt payment of said debt, and interest thereon, when and as the same shall become due and payable, and all costs and expenses incurred in respect thereto, including reasonable counsel fees incurred or paid by the said party of the second part or substituted Trustee, or by any person hereby secured, on account of any litigation at law or in equity which may arise in respect to this trust or the property hereinafter mentioned, and of all money which may be advanced as provided herein, with interest on all such costs and advances from the date thereof.

NOW, THEREFORE, THIS INDENTURE WITNESSETH, that the party of the first part, in consideration of the premises, and of one dollar, lawful money of the United States of America, to the parties of the first part in hand paid by the party of the second part, the receipt of which, before the sealing and delivery of these presents, is hereby acknowledged, has granted and conveyed, and does hereby grant and convey unto the party of the second part, as Trustee, its successors and assigns, the following-described land and premises, situate in the county of Frederick and State of Maryland, to wit:

LOT 2, SECTION 'A', NORTH JEFFERSON, AS SHOWN IN PLAT BOOK 13 AT PLAT 162, ONE OF THE LAND RECORDS OF FREDERICK COUNTY, MARYLAND.

THIS DEED OF TRUST WAS PREPARED BY THE CAREY WINSTON COMPANY



GLORIA A. ANSELMO, VICE PRESIDENT

SHOULD THE VETERANS ADMINISTRATION FAIL OR REFUSE TO ISSUE ITS GUARANTY OF THE LOAN SECURED BY THIS DEED OF TRUST UNDER THE PROVISIONS OF THE SERVICEMEN'S READJUSTMENT ACT OF 1944, AS AMENDED WITHIN NINETY (90) DAYS FROM THE DATE THE LOAN WOULD NORMALLY BECOME ELIGIBLE FOR SUCH GUARANTY, THE MORTGAGEE HEREIN MAY AT ITS OPTION DECLARE ALL SUMS SECURED BY THIS DEED OF TRUST IMMEDIATELY DUE AND PAYABLE.

together with all the improvements in anywise appertaining, and all the estate, right, title, interest, and claim, either at law or in equity, or otherwise however, of the party of the first part, of, in, to, or out of the said land and premises; and all fixtures now or hereafter attached to or used in connection with the premises herein described and in addition thereto the following described household appliances, which are, and shall be deemed to be, fixtures and a part of the realty, and are a portion of the security for the indebtedness herein mentioned; RANGE, DISHWASHER, REFRIGERATOR AND WALL TO WALL CARPETING.

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 Exp Libit filed April 30, 1982